Case 16-34776 Doc 14 Filed 12/16/16 Entered 12/16/16 15:39:46 Desc Main

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### Fill in this information to identify the case:

Debtor 1 Sharon E Halfpenny

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number 16-34776

# Official Form 410S1

## **Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America

**Last 4 digits** of any number you use to Identify the debtor's account:

XXXX7655

Court claim no. (if known): N/A

Date of payment change:

Must be at least 21 days after date of

Principal, interest, and escrow, if any

\_02/01/2017\_\_

this notice

New total payment:

\$\_\_795.56

Part 1: Escrow Account Payment Adjustment

4 M/:II 41: -	and he a sharped in the debterde accusus account margin and					
1. Will the	ere be a change in the debtor's escrow account payment?					
□ No ⊠ Yes.	o es. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:					
	Current escrow payment: \$_568.84 New e	scrow payment: \$218.68_				
Part 2:	Mortgage Payment Adjustment					
	e debtor's principal and interest payment change based on an adjust le-rate account?	ment to the interest rate on the debtor's				
⊠ No □ Yes.	. Attach a copy of the rate change notice prepared in a form consistent w attached, explain why:					
	Current interest rate:% N	ew interest rate:%				
	Current principal and interest payment: \$ Ne	ew principal and interest payment: \$				
Part 3:	Other Payment Change					
3. Will the	ere be a change in the debtor's mortgage payment for a reason not li	sted above?				
⊠ No □ Yes.	. Attach a copy of any documents describing the basis for the change, su (Court approval may be required before the payment change can take e					
	Reason for change:					
	Current mortgage payment: \$ Ne	ew mortgage payment: \$				

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Debtor 1	Sharon	E Halfpenny		Case number (if known) 16-34776		
	First Nam	e Middle Name Last Name			_	
Part 4:	Sign H	lere				
r art 4.	Olgii i					
The pers number.	on comple	eting this Notice must sign it. Sign and print yo	our name and y	our title,	if any, and state your address and telephone	
Check th	ne appropr	iate box.				
	he credito he credito	r. r's authorized agent.				
		oenalty of perjury that the information p nation, and reasonable belief.	provided in th	nis claim	n is true and correct to the best of my	
	×	/s/Toni Townsend		Date	December 16, 2016	
		Signature				
Print:		Toni Townsend First Name Middle Last Name		Γitle	Bankruptcy Attorney	
Compa	any	McCalla Raymer Pierce, LLC				
Addres	ss	1 N. Dearborn St. Suite 1200 Number Street				
		Chicago, IL 60602 City ZIP Code	State			
Contac	t phone	(312) 346-9088	E	Email	northerndistrict@pierceservices.com	
				•		

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Document

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Friday 5 a.m. to 6 p.m.

Phone 866.570.5277

L913

DENNIS HALFPENNY SHARON HALFPENNY C/O SULAIMAN LAW GROUP LTD 900 JORIE BLVD STE 150 OAK BROOK IL 60523-3810

ESCROW ACCOUNT STATEMENT						
Analysis Date:		11/16/16				
Loan Number:						
Current Pay	ment	New Payment Effective 02/01/17				
Principal and		Principal and				
Interest	\$576.88	Interest*	\$576.88			
Escrow	\$568.84	Escrow	\$218.68			
Total Current		Total NEW				
Payment	\$1,145.72	Payment*	\$795.56			

<sup>\*</sup> The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

#### NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on October 31, 2016. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE					
February 20 to January 2		Anticipated Activity					
COUNTY	\$2,624.15		Payments to Escrow	Payments from Escrow	Description	Projected Balance	
<b>Total Disbursements</b>	\$2,624.15	Beginning Balance**				\$15,710.75	
		Post Petition Beg Bal*				\$15,710.75	
		Surplus Refund				\$14,398.68	
		Date				Ψ1.,0>0.00	
			210.70	1 272 04	COLINTY	257.0	
Bankruptcy File		02/01/2017 03/01/2017	218.68 218.68	1,272.94-	COUNTY	257.81	
	October 31, 2016	04/01/2017	218.68	0.00		476.49	
	ŕ	05/01/2017	218.68	0.00		695.17	
Pre-Petition Escrow		06/01/2017	218.68	0.00		913.85	
Shortage/Deficiency as	\$0.00	07/01/2017	218.68	1,351.21-	COUNTY	1,132.53 0.00	
of Analysis Date	\$0.00	08/01/2017	218.68	0.00	COUNTI	218.68	
of Analysis Date		09/01/2017	218.68	0.00		437.36	
		10/01/2017	218.68	0.00		656.04	
		11/01/2017	218.68	0.00		874.72	
		12/01/2017	218.68	0.00		1,093.40	
*Post Petition Beg Bal =	The	01/01/2018	218.68	0.00		1,312.08	
post-petition portion of the starting balance	he escrow	Total	\$2,624.16			1,312.00	
**Beginning balance = S less any unpaid escrow d		loan is 30 days or more reinstate or bring your lo is current and there is a su	an current, we wi	ll conduct a new es	crow analysis within 90		
The Real Estate Settleme Act (RESPA) allows us t maintain up to 1/6 of you disbursements in your est at all times, unless prohiblaw. This cushion covers increases in your tax and disbursements. Cushion	o collect and ur total crow account oited by state any potential						

# Representation of Printed Document Case 16-34776 Doc 14 Filed 12/16/16 Entered 12/16/16 15:39:46 Desc Main Document Page 4 of 6 ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from September 2014 to January 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

	ACTUAL ESCROW ACCOUNT HISTORY									
	Payments	s to Escrow	Payments	from Escrow	Description	Escrov	v Balance			
	Projected	Actual	Projected	Actual		Projected	Actua			
Beginning Balance <b>Date</b>						\$6,518.47	\$9,977.89			
09/01/14	408.61	0.00*	0.00	0.00		6.927.08	9,977.89			
10/01/14	408.61	0.00*	0.00	0.00		7.335.69	9,977.89			
11/01/14	408.61	0.00*	0.00	0.00		7,744.30	9,977.89			
12/01/14	408.61	0.00*	0.00	0.00		8,152.91	9,977.89			
01/01/15	408.61	0.00*	0.00	0.00		8,561.52	9,977.89			
02/01/15	408.61	0.00*	0.00	0.00		8,970.13	9,977.89-			
02/01/15	0.00	0.00	2,720.00-		COUNTY	6,250.13	12,674.72			
03/01/15	408.61	0.00*	0.00	0.00	COUNTY	6,658.74	12,674.72			
04/01/15	408.61	2,696.83 *	0.00	0.00		7,067.35	9,977.89-			
05/01/15	408.61	0.00*	0.00	0.00		7,475.96	9,977.89			
06/01/15	408.61	0.00*	0.00	0.00		7,884.57	9,977.89-			
07/01/15	408.61	0.00*	0.00	0.00		8,293.18	9,977.89			
07/01/15	0.00	0.00	2,183.33-		COUNTY	6,109.85	9,977.89			
08/01/15	408.61	0.00*	0.00	0.00	COCIVII	6,518.46	9,977.89			
09/01/15	408.61	0.00*	0.00	0.00		6,927.07	9,977.89			
10/01/15	408.61	0.00*	0.00	0.00		7,335.68	9,977.89			
11/01/15	408.61	0.00*	0.00	0.00		7,744.29	9,977.89			
12/01/15	408.61	0.00*	0.00	0.00		8,152.90	9,977.89			
01/01/16	408.61	0.00*	0.00	0.00		8,561.51	9,977.89			
01/01/16	0.00	0.00	0.00		COUNTY	8,561.51	11,329.10-			
02/01/16	408.61	0.00*	0.00	0.00		8,970.12	11,329.10-			
02/01/16	0.00	0.00	2,720.00-		COUNTY	6,250.12	11,329.10-			
03/01/16	408.61	0.00*	0.00	0.00		6,658.73	11,329.10-			
04/01/16	408.61	0.00*	0.00	0.00		7,067.34	11,329.10-			
05/01/16	408.61	535.58*	0.00	0.00		7,475.95	10,793.52-			
06/01/16	408.61	0.00*	0.00	0.00		7,884.56	10,793.52-			
07/01/16	408.61	0.00*	0.00	0.00		8,293.17	10,793.52-			
07/01/16	0.00	0.00	2,183.33-	1,272.94-*	COUNTY	6,109.84	12,066.46			
08/01/16	408.61	0.00*	0.00	0.00		6,518.45	12,066.46-			
09/01/16	408.61	0.00*	0.00	0.00		6,927.06	12,066.46-			
10/01/16	408.61	0.00*	0.00	0.00		7,335.67	12,066.46-			
11/01/16	408.61	19,549.00*	0.00	0.00		7,744.28	7,482.54			
12/01/16	408.61	0.00	0.00	0.00		8,152.89	7,482.54			
01/01/17	408.61	0.00	0.00	0.00		8,561.50	7,482.54			
Total	\$11,849.69	\$22,781.41	\$9,806.66-	\$5,320.98-						

<sup>\*</sup> indicates a difference from a previous estimate either in the date or the amount.

**NOTE** – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE <a href="https://www.coloradoattorneygeneral.gov/ca">www.coloradoattorneygeneral.gov/ca</a> FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

<sup>\*\*</sup> indicates escrow payment made during a period where the loan was paid ahead.

# UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS

IN RE: Sharon E Halfpenny

Debtor(s),

Chapter 13

Case No. 16-34776

Judge Deborah L. Thorne

### **CERTIFICATE OF SERVICE**

TO: SEE ATTACHED ADDRESSES

### **CERTIFICATION**

I, the undersigned Attorney, Certify that I served a copy of the attached Notice to the Addresses attached by depositing the same at the U.S. Mail at 1 North Dearborn, Chicago, Illinois 60602 at 5:00 P.M. on December 16, 2016, with proper postage prepaid.

/s/ Toni Townsend Toni Townsend ARDC# 6289370 1 N. Dearborn St. Suite 1200 Chicago, IL 60602 (312) 346-9088

Pierce & Associates, P.C. and McCalla Raymer, LLC combined Firms to form the Firm McCalla Raymer Pierce, LLC.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

9734-97201

File Number: 9734-97201

### **SERVICE LIST**

To Trustee:

Marilyn O Marshall
224 South Michigan Ste 800
Chicago, IL 60604
by Electronic Notice through ECF

To Debtor: **Sharon E Halfpenny** P.O. Box 289 Amboy, IL 61310 **by U.S. Mail** 

To Attorney:
Joseph S Davidson
Sulaiman Law Group, Ltd.
900 Jorie Boulevard
Suite 150
Oak Brook, IL 60523
by Electronic Notice through ECF

McCalla Raymer Pierce, LLC Attorney For: Creditor 1 N. Dearborn St. Suite 1200 Chicago, IL 60602 (312) 346-9088

File Number: 9734-97201

File Number: 9734-97201